

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	)	
	)	Bankruptcy No. 19-24856 GLT
Jason Ritenour	)	
Jodi L. Ritenour	)	
	)	
Debtor(s)	)	
Jason Ritenour	)	Chapter 13
	)	
	)	
Movant(s)	)	
v.	)	Doc. No.
	)	
Mariner Finance, LLC	)	
	)	
Respondent(s)	)	

MOTION TO AVOID JUDICIAL LIEN  
UNDER 11 U.S.C. 522 (f) (1)

Date: May 20, 2020

/s/ Scott R. Lowden  
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	)	
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1. Debtor/movant commenced this case on December 20, 2019, as a Voluntary Petition for Relief under the provision of Chapter 13 of the Bankruptcy Code.
2. This court has jurisdiction over this motion, filed pursuant to 11 U.S.C. 522 (f) (1) to avoid and cancel a judicial lien(s) held by the Respondent(s) on real property used as debtor's/movant's residence under 28 U.S.C. 1334. The civil action(s) re: Mariner Finance, LLC was/were filed in the Court of Common Pleas of Westmoreland County, PA at CV 187-2017. Mariner Finance, LLC is located at 8211 Town Center Drive, Nottingham, MD 21236.
3. Debtor's/movant's Schedule A/B lists their residential real estate at 128 Braddock Drive, Latrobe, PA 15650, which is solely owned by the debtor. The property is located in Westmoreland County, PA at Parcel ID 15-02-08-0-064.
4. The subject residence is valued at \$119,900.00 based upon the purchase price. The property is encumbered by a mortgage owed to Lakeview Loan Servicing, LLC in the

amount of \$123,320.90 per filed proof of claim #23, recorded at Instrument No. 201806180018725 (Assigned from MERS/Welcome Home Finance, L.P., Instrument No. 201612200041700) in Westmoreland County, PA, along with a Municipal Lien to Latrobe City in the amount of \$560.00.

5. Debtor's/movant's can fully exempt any equity in his/her residential real estate under the provisions of 11 U.S.C Section 522(d)(1). The Debtor(s) have exempted \$0.00 in the property.

6. Debtor's/movant's Statement of Financial Affairs does note civil judgment(s) that had been entered against debtor/movant.

7. As a result of the civil judgment(s), a judgment lien(s) was/were recorded against debtor's/movant's above said residential real estate in the approximate amounts of \$2,344.46 at 187-2017, in the Court of Common Pleas of Westmoreland County, PA.

8. The existence of the above judgment lien(s) on debtor's/movant's residential real estate impairs exemptions to which the debtor/movant should be entitled under 11 U.S.C Section 522(d)(1).

9. The debtor's/movant's interest in the property referred to in the preceding paragraph, and encumbered by the judicial lien is not believed to exceed \$119,900.00 in value.

**WHEREFORE**, debtor/movant prays for an order of court for cancellation and avoidance of said judicial lien(s) on debtor's/movant's residential real estate pursuant to 11 U.S.C. 522 (f) (1).

Date: May 20, 2020

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